

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
) Case No. 19-20069-CMB
Linda Ann Glover,)
) Chapter 13
)
Debtor(s).)
_____X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- X a plan modification sought by: Debtor
- ☐ a motion to lift stay
as to creditor _____
- X Other: The Debtor must amend her plan to address a pending Notice of Mortgage Payment Change.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- X Amended Chapter 13 Plan dated 2/2/2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$1,892.73 to \$ 2,537 per month, effective August 2022; and/or the Plan term shall be changed from ___ months to ___ months.

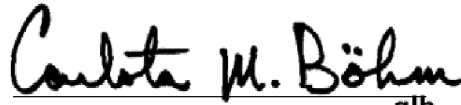
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other: The Notice of Mortgage Payment Change dated 02/22/2022 is incorporated into Plan payments, and payments to Headlands Residential Series Owner Trust, Series A, shall be \$631.92 effective April 2022. This stipulation shall resolve the Trustee's Certificate of Default at docket document no. 118, filed 12/31/2021. The Debtor is directed to report the outcome to the Court concerning the Debtor's application for assistance through the PAHAF program, as relief from PAHAF is necessary as a part of overall Plan funding.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 3rd day of August, 2022__



Carlota M. Böhm ^{gib}
Chief United States Bankruptcy Judge

FILED
8/3/22 7:54 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

/s/ David A. Colecchia
Counsel to Debtor

Stipulated by:

/s/ James R. Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Linda Ann Glover
Debtor

Case No. 19-20069-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 03, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:

Recip ID	Recipient Name and Address
db	+ Linda Ann Glover, 191 Eastside Drive, Greensburg, PA 15601-3901
cr	+ Atlantica, LLC, 1355 Willow Way Suite 250, Concord, CA 94520-8113
15260942	+ Atlantica, LLC, Land Home Financial Services, 3611 South Harbor Blvd, Suite 100, Santa Ana, CA 92704-7915
14974299	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164
14994511	+ MASON-GELDER FUNERAL HOME, INC., DeBernardo Antoniono McCabe Davis, P.C., c/o Patricia Elliott-Rentler, Esquire, 11 North Main Street, Greensburg, PA 15601-2401
14974301	MAWC, P.O. Box 800, Greensburg, PA 15601-0800
14974300	+ Mason Gelder Funeral Home, 201 North First Street, Jeannette, PA 15644-1831
14974303	+ National Action Financial Services, 2877 Brandywine Road, Suite 300, Atlanta, GA 30341-5535
14994510	+ PET REMOVAL & CREMATION SERVICES, INC., DeBernardo Antoniono McCabe Davis, P.C., c/o Patricia Elliott-Rentler, Esquire, 11 North Main Street, Greensburg, PA 15601-2401
14974304	+ Parker McCay (ATTN: Patrick Wesner), 9000 Midlantic Drive, Suite 300, P.O. 5054, Mount Laurel, NJ 08054-5054
14974305	Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
14974306	+ Pet Removal and Cremation Services, 200 North Second Street, Jeannette, PA 15644-1866
14974307	Shellpoint Mortgage Servicing, Us Bank Trust National Association, as, Trustee of CVF III Mortgage Loan Trust, P.O. Box 740039, Cincinnati, OH 45274-0039

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknotifications@resurgent.com	Aug 03 2022 23:56:33	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
14974297	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 03 2022 23:56:19	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14975118	+ Email/Text: bankruptcy@cavps.com	Aug 03 2022 23:54:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14974298	Email/Text: mrdiscen@discover.com	Aug 03 2022 23:54:00	Discover, P.O. Box 15251, Wilmington, DE 19886-5251
15395948	+ Email/Text: bknotices@sns.com	Aug 03 2022 23:54:00	Headlands Residential Series Owner Trust,, Series A, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14974299	Email/Text: Bankruptcy@ICSystem.com	Aug 03 2022 23:54:00	I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164
14979809	Email/PDF: resurgentbknotifications@resurgent.com	Aug 03 2022 23:56:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14974302	Email/Text: bankruptcydpt@mcmcg.com	Aug 03 2022 23:54:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14986057	+ Email/Text: ebnpeoples@grblaw.com	Aug 03 2022 23:54:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh,

District/off: 0315-2

User: auto

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Date Rcvd: Aug 03, 2022

Form ID: pdf900

Total Noticed: 24

15014317	Email/Text: mtgbk@shellpointmtg.com	Aug 03 2022 23:54:00	PA 15233-1828 U.S. Bank as Trustee for CVF III Mtg Loan Trust II, c/o New Rez LLC dba Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
14974308	Email/Text: bankruptcy@firstenergycorp.com	Aug 03 2022 23:54:00	West Penn Power, P.O. box 3687, Akron, OH 44309-3687
15009913	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 03 2022 23:54:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Headlands Residential Series Owner Trust, Series A
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Headlands Residential Series Owner Trust Series A bnicholas@kmlawgroup.com
David A. Colecchia	on behalf of Debtor Linda Ann Glover colecchia542@comcast.net dcolecchia@my-lawyers.us;sshpley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us
Justin P. Schantz	on behalf of Debtor Linda Ann Glover jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshpley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us
Lisa Cancanon	on behalf of Creditor Atlantica LLC lisac@w-legal.com, Llombardi06@law.du.edu
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7